

2015 PROFESSIONAL LIABILITY INSURANCE SURVEY OF CARRIERS FINAL RESULTS

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The American Institute of Architects (AIA), the AIA Trust, and the National Society of Professional Engineers/PEPP Professional Liability Committee (NSPE/PEPP/PLC)

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|--|-----------------------------------|---|--|--|---|--|---|--|---|---|---|--------------------------------------|---|--|--|--|--|---|--|
| Question 1: Please provide us with your firm's contact information. | | | | | | | | | | | | | | | | | | | |
| <i>Name:</i> | Christopher OConnell | Tim Whisler | Robert Cunningham | Lorna Parsons | James K. Schwartz | Lawrence Moonan | Katherine Dimit | Brian Van Cleave | James L. Bechter | Douglas K. Hamilton | Valerie Onderka | Georges Pigault | Glen Mangold | Allison Esrig | Vincent Costello | Homer Sandridge | Kevin Collins | Albert Rabasca | |
| <i>Title:</i> | AVP | Head of Architects & Engineers Professional Liability | Sr. Vice President | Vice President | US A&E Focus Group Leader | EVP & Chief Operating Officer | Vice President | Senior Vice President | Senior Vice President | Vice President A & E Division | Vice President Designers and Contractors Professional Liability | Vice President | Managing Director | Assistant Vice President | Program Manager | Underwriting Director | Senior Vice President | Director of Industry Relations | |
| <i>Address:</i> | 33 Arch Street, Boston, MA, 02110 | 99 High Street, Boston, MA, 02043 | 590 Madison Ave, 6th Floor, New York, NY 10022 | 300 Connell Drive, Ste 8000 Berkeley Heights, NJ 07922 | 141 Tremont Street, Suite 1200, Boston, MA, 02111 | P.O. Box 1705, Carmel, CA, 93921 | 333 W. Pierce Road, Suite 300, Itasca, IL 60143 | 234 Spring Lake Drive, Itasca, IL, 60143 | 2300 Clayton Road, Suite 1100, Concord, CA, 94520 | 311 South Wacker Drive, Suite 1100, Chicago, IL 60606 | 75 Federal Street, Boston, MA 02110 | 55 Water Street, New York, NY, 10041 | Ten Parkway North, Deerfield, IL, 60015 | 6011 University Blvd., Suite 430, Ellicott City, MD, 21043 | 150 Monument Road, Suite 605, Bala Cynwyd, PA, 19004 | 111 Schilling Road, Hunt Valley, MD, 21031 | Two Wisconsin Circle, Chevy Chase, MD, 20815 | 300 Broadacres Drive, Bloomfield, NJ, 07003 | |
| <i>Telephone:</i> | 617-737-8944 | 617-457-5851 | 646-502-1012 | (908) 673-2963 | 617 239 2607 | 831-250-7082 | 630-760-3045 | 630-238-2702 | 925-685-1600 | 312-646-7709 | 404-854-7560 | 212-898-4312 | (847) 572-6187 | 443-364-5941 | 610-664-8700 | 443-353-2263 | 301 951 5412 | (973) 727-9710 | |
| <i>Fax:</i> | | | N/A | (908) 508-4301 | 617 239 2659 | 831-293-8819 | 508-926-5605 | | | | | | | 443-364-5944 | | 877-235-3754 | 301-951-5444 | (973) 771-1100 | |
| <i>Email:</i> | christopher.oconnell@acegroup.com | tim.whisler@aig.com | Robert.Cunningham@Aspen-Insurance | lorna.parsons@axiscapital.com | james.schwartz@beazley.com | lmoonan@berkeleydp.com | kdimit@hanover.com | bvanleave@euclidmanagers.com | jbechter@hcc.com | | valerie.underka@ironshore.com | georges.pigault@libertyiu.com | gmangold@markelcorp.com | aesrig@navg.com | vince.costello@rlicorp.com | HSANDRID@TRAVELERS.COM | Kevin.J.Collins@Schinnerer.com | albert.rabasca@xldp.com | |
| <i>Website:</i> | acegroup.com | www.lexingtoninsurance.com | https://www.aspen.co/Insurance/ | www.AXISCapital.com | www.beazley.com | www.berkeleydp.com | hanover.com/agentsolutions/pro_index.html | www.euclidae.com | www.hccspecialty.com | www.awac.com | ironshore.com | www.ae-libertyiu.com | www.markelcorp.com | www.Navg.com | www.rlidesignpros.com | www.Travelers.com\1stChoice | www.schinnerer.com | www.xldp.com | |
| Question 2: Are you a (n): | | | | | | | | | | | | | | | | | | | |
| | Insurer | Insurer | Insurer | Insurer | Insurer | Insurer | Insurer | | Insurer | Insurer | Insurer | Insurer | Insurer | Insurer | Insurer | Insurer | | Insurer | |
| If you are NOT an insurer, please specify: | | | | | | | | | | | | | | | | | | | |
| | | | | We have now affiliated with the A&E Advantage team to underwrite design firms with billings under \$7.5 million. | | Lloyd's Coverholder | | Underwriting Manager | | | | | | | Underwriting Manager | | Underwriting Manager | | |
| Question 3: How many continuous years has your firm provided professional liability insurance to the A/E market place? | | | | | | | | | | | | | | | | | | | |
| | 11 - 15 | More than 30 | 7 | 5 | 26 - 30 | 3 | 21-25 | 11 - 15 | 26 - 30 | 10 | 9 | 11 - 15 | More than 30 | 10 | 7 | 11 - 15 | More than 30 | More than 30 | |
| Question 4: If your firm is not the insurer, with which insurers has your firm previously been associated over the past decade and for what duration? | | | | | | | | | | | | | | | | | | | |

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| | | | | | | | | | | | | | | | | | | CNA Insurance for over 58 years | |

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|---|---------|-----------------------------------|-----------------|----------------|---------|---|---------------------------|------------------------------|---------------|--------------------------------|-----------|------------------------------------|-------------|------------------------------------|--------------|---------------------|--------------------------------------|----------|
| Question 5: What was your total book of business for engineering and architectural liability insurance in the following years? | | | | | | | | | | | | | | | | | | |
| 2014- Number of Firms Insured | | Proprietary | Proprietary | Confidential | | 231 | 3,000 | | Confidential | Proprietary | 3000 | Proprietary | Proprietary | Proprietary | 5821 | 6468 | Proprietary | |
| 2014- Premium in Millions | | | Proprietary | Confidential | | Proprietary | \$30 | | Confidential | Proprietary | 22 | Proprietary | Proprietary | Proprietary | \$54,706,394 | \$75 | Proprietary | |
| 2013- Number of Firms Insured | | | Proprietary | Confidential | | 27 | 2,500 | | Confidential | Proprietary | 2850 | Proprietary | Proprietary | Proprietary | 4686 | 6521 | Proprietary | |
| 2013- Premium in Millions | | | Proprietary | Confidential | | Proprietary | \$25 | | Confidential | Proprietary | 20.5 | Proprietary | Proprietary | Proprietary | \$44,445,960 | \$77 | Proprietary | |
| 2012- Number of Firms Insured | | | Proprietary | Confidential | | N/A Berkley DP established in April, 2013 | 2,000 | | Confidential | Proprietary | 2500 | Proprietary | Proprietary | Proprietary | 3564 | 6693 | Proprietary | |
| 2012 Premium in Millions | | | Proprietary | Confidential | | | \$20 | | Confidential | Proprietary | 20 | Proprietary | Proprietary | Proprietary | \$33,994,072 | \$80 | Proprietary | |
| Question 6: What percentage of your total book of A/E premium comes from firms with revenue of: | | | | | | | | | | | | | | | | | | |
| Less than \$500,000 | 5% | 5% | 0% | | 17% | 37% | 21% | | 5% | 0% | 10% | | 10% | 50% | 47% | 25% | | |
| \$500,000 to \$5,000,000 | 20% | 5% | 25% | | 33% | 51% | 60% | | 90% | 20% | 75% | | 55% | 40% | 38% | 58% | | |
| More than \$5,000,000 | 75% | 90% | 75% | | 60% | 12% | 19% | | 5% | 80% | 15% | | 35% | 10% | 15% | 17% | | |
| Question 7: Are you trying to gain, maintain, or decrease market share in the next two years in certain market segments? | | | | | | | | | | | | | | | | | | |
| Gain | | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X |
| Maintain | X | | | | | | | | | | | | | | | | | |
| Decrease | | | | | | | | | | | | | | | | | | |

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| Questions 8: What were your carrier's A.M. Best's Rating and financial size category for the following years? (Please use year-end results, but use July for the current year). | | | | | | | | | | | | | | | | | | |
| <i>2015 Best's Rating</i> | A++ | A | A | A+ | A | A+ | A | A+ | A+ | A | A | A | A | A | A+ | A++ | A | A |
| <i>2015 Financial Size Category</i> | XV | XV | XV | XV | XV | XV | XIV | XV | XV | XV | XIV | XV | XIV | XI | XI | XV | XV | XV |
| <i>2014 Best's Rating</i> | A++ | A | A | A+ | A | A+ | A | A+ | A+ | A | A | A | A | A | A+ | A++ | A | A |
| <i>2014 Financial Size Category</i> | XV | XV | XV | XV | XV | XV | XIV | XV | | XV | XIV | XV | XIV | XI | XI | XV | XV | XV |
| <i>2013 Best's Rating</i> | A+ | A | A | A+ | A | A+ | A | A+ | A+ | A | A | A | A | A | A+ | A+ | A | A |
| <i>2013 Financial Size Category</i> | XV | XV | XV | XV | XV | XV | XII | XV | | XV | XIV | XV | XIII | X | X | XV | XV | XV |
| <i>2012 Best's Rating</i> | A+ | A | A | A | A | | A | A+ | A+ | A | A | A | A | A | A+ | A+ | A | A |
| <i>2012 Financial Size Category</i> | XV | XV | XV | XV | XV | | XII | XV | | XV | XIV | XV | XIII | X | X | XV | XV | XV |
| Question 9: Do you have coverage restrictions related to: | | | | | | | | | | | | | | | | | | |
| <i>Residential and Condos</i> | No | No | No | No | No | No | No | No | Yes | Yes | Yes | Yes | Yes | No | No | No | No | No |
| <i>Schools</i> | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No |
| <i>Geotechnical Services</i> | No | No | Yes | No | Yes | No | No | No | No | No | No | Yes | Yes | No | No | No | No | No |

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|--|--------------|--|-----------------|---|--|---|---|---|---------------|--------------------------------|---|--|--------------|---|----------------------------------|---|--|---|--|
| Question 10: Do you provide multi-year policies? | | | | | | | | | | | | | | | | | | | |
| | No | Yes | No | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | |
| <i>Please explain if you answered "Yes":</i> | | Multi year policies offered on project specific policies only. | | Small stable firms with billings under \$2M and good claims records are eligible through the A&E Advantage program. | Yes, multi-year policies are available for qualifying small firms. | We offer two year, guaranteed premium policies to qualifying firms with revenues of less than \$2 million per year. | Generally small to midsized AE's w/ a consistent practice (billings, project types for example) | Two year policies available to firms with \$1,000,000 or below in revenue | | Project Policies | Project Specific Policies- Maximum 10 years for policy term plus ERP. | A&E small firm segment, subject to certain underwriting criteria | | We consider two year policies for qualifying firms with billings under \$1,000,000. | Less than \$1M in fees No losses | Most small firms are eligible for a 2 year policy term. | We provide both two and three year policies. These policies are available within our Small Firm Program as well as smaller firms in our Specialty Programs | Multi-year policies are available to firms with \$2M or less in gross receipts or firms eligible for runoff policies. | |
| Question 11: What limits of A/E professional liability coverage are available through your company? | | | | | | | | | | | | | | | | | | | |
| <i>Minimum?</i> | \$250,000 | \$100,000 | \$500,000 | \$250,000 | \$100,000 | \$250,000 | \$100,000 | 250000/250000 | \$250,000 | \$500,000 | \$100,000 | \$100,000 | \$300,000 | \$250,000 | \$250,000 | \$500,000 | \$100,000 | \$250,000 | |
| <i>Maximum?</i> | \$10,000,000 | \$25,000,000 | \$15,000,000 | \$25 Million | \$25,000,000 | \$10,000,000 | 5,000,000/5,000,000 plus facultative reinsurance as | 5000000/5000000 | \$5,000,000 | \$15,000,000 | \$15,000,000 | \$10,000,000 | \$10,000,000 | \$5,000,000 | \$10,000,000 | \$5,000,000 | \$20,000,000 | \$10,000,000 | |
| Question 12: Are these annual aggregate limits? | | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | No | Yes | Yes | |
| Question 13: Do you offer split limits? | | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | |
| Question 14: What is the insurer's net retention on the A/E professional liability program? | | | | | | | | | | | | | | | | | | | |
| | | 100% | Proprietary | Varies from year to year | | Proprietary, but substantial | | | Majority | Proprietary | Proprietary | Proprietary | Proprietary | Proprietary | 87 | | Proprietary | | |

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|---|---------|--|---|---|---|--|---|------------------------------|---------------|--|--|--|--------|--|-----|--|---|---|-----|
| Question 15: Does your professional liability policy provide Prior Acts Coverage? | | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| <i>Please explain any restrictions:</i> | | We aim to honor the retroactive date on the prior policy if the client currently has PL coverage. New coverage and/or limit normally carries a new retro date. | | We match the Prior Acts coverage on the expiring policy using a Retroactive Date | Generally, match the expiring policy's coverage. | Firms who are purchasing insurance for the first time, start-ups and firms who have let coverage lapse may be subject to a current retroactive date being applied. | | | | Coverage is subject to a retroactive date and knowledge of a claim by individuals in the organization | Yes, excluding any known claims | If prior acts coverage was previously provided without interruption. | | Prior acts coverage is generally available to qualified firms which have maintained continuous coverage for at least 1 year. | | Prior acts coverage is typically available to firms which have been insured for at least one year. | Prior acts coverage is typically available for firms that show evidence of at least one year of prior coverage with good loss experience. | Prior Knowledge of a CLAIM or CIRCUMSTANCE (event or occurrence) from which the INSURED reasonably expects that a CLAIM(s) could be made. (We provide prior acts coverage to the extent that the wrongful acts were committed or alleged to have been committed after the retroactive date) | |
| Question 16: Does your professional liability policy provide coverage for breach of fiduciary duty, including breaches of the SEC Municipal Advisor Registration Rule? | | | | | | | | | | | | | | | | | | | |
| | | Yes. No exclusion. Claim must meet the definition of Breach of Professional Duty. | We can not answer the question "yes" or "no" as it is worded as there could be many factors involved in an given allegation of wrongdoing. If the firm is acting as an Accountant, Attorney, or Financial Advisor there would be no coverage. | Coverage for legal fees and expenses in responding to regulatory or administrative actions brought against the Insured by a governmental agency under the Municipal Advisor Registration rules of the Dodd-Frank Act can be added by endorsement under II.A.2 of the policy (which requires our prior written consent). | Coverage determinations are always based upon the particular facts and circumstances involved in a claim. | Yes | No Not considered a customary professional service, we are researching more on this topic for our upcoming policy rewrite | | | No -We provide coverage for the insured's legal liability in the performance of professional services subject to policy terms and conditions | No- The policies cover "wrongful acts" defined as negligence in the performance of professional services for others. | | | | | Yes | Not when contractually assumed | | No |
| Question 17: When did your company most recently update its A/E professional liability policy? | | | | | | | | | | | | | | | | | | | |
| <i>Within the past 1-3 years?</i> | | X | | | | X | | X | X | X | X | X | X | | X | | | X | X |
| <i>Within the past 4-5 years?</i> | | | X | X | X | | X | | | | | | | | | | | | |
| <i>More than 5 years ago?</i> | X | | | | | | | | | | | | | X | | X | | | |
| Question 18: Do you consult or obtain feedback from user groups or professional societies prior to making policy and/or rate changes? | | | | | | | | | | | | | | | | | | | |
| | No | Yes | Yes | Yes | Yes | Yes | Yes | No | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |

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| Question 19: How many non-managerial, full-time A/E underwriters do you have supporting your PLI program? | | | | | | | | | | | | | | | | | | |
| | | 12 | 2 | 5 | 14 | 4 | 6 | 2 | 8 | 2 | 7 | 7 | 35 | 4 | 16 | 11 | 34 | 17 full time US underwriters and 4 in Canada (21 total) |
| Question 20: On average, how many years of experience do your non-managerial, full-time A/E professional liability underwriters have? | | | | | | | | | | | | | | | | | | |
| | | 10+ | 20 | 6 | > 15 | 24+ | 16 | 11+ | 10+ | 25 | 18 | 17 | 10 | 10 | 6 | 10 | 5-40+ years | 10+ |

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| Question 21: For each state/jurisdiction, do you offer coverage on an: (select all that apply) | | | | | | | | | | | | | | | | | | | |
| Alabama | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Alaska | Admitted Basis | Both | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | No Coverage | No Coverage | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Arizona | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Arkansas | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| California | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Colorado | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Connecticut | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Delaware | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| District of Columbia | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Florida | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Georgia | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Hawaii | Surplus Basis | Both | Surplus Basis | Both | Both | Admitted Basis | No Coverage | Surplus Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | No Coverage | Admitted Basis | No Coverage | Admitted Basis | Admitted Basis | Admitted Basis |
| Idaho | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Illinois | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Indiana | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Iowa | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Kansas | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Kentucky | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Louisiana | Surplus Basis | Both | Surplus Basis | Both | Surplus Basis | Admitted Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | No Coverage | Admitted Basis | No Coverage | Admitted Basis | Admitted Basis | Admitted Basis |
| Maine | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Maryland | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Massachusetts | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Michigan | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Minnesota | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Mississippi | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Missouri | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Montana | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Nebraska | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| Nevada | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| New Hampshire | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| New Jersey | Admitted Basis | Both | Admitted Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| New Mexico | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| New York | Admitted Basis | Both | Admitted Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Both | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| North Carolina | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| North Dakota | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |

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|---------------------------------|----------------|--|---|--|---------------|---|---------------------------|------------------------------|---|---|---------------|------------------------------------|---------------|------------------------------------|----------------|---------------------|--|----------------|
| <i>cont.</i> | | | | | | | | | | Surplus Basis | | | | | | | | |
| <i>Ohio</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Oklahoma</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Oregon</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Pennsylvania</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Rhode Island</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>South Carolina</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>South Dakota</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Tennessee</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Texas</i> | Admitted Basis | Both | Admitted Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Utah</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Vermont</i> | Surplus Basis | Both | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | No Coverage | Surplus Basis | No Coverage | Admitted Basis | Admitted Basis |
| <i>Virginia</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Washington</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>West Virginia</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Wisconsin</i> | Admitted Basis | Both | Surplus Basis | Both | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Surplus Basis | Surplus Basis | Admitted Basis | Both | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Wyoming</i> | Surplus Basis | Both | Surplus Basis | Both | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Surplus Basis | Surplus Basis | Surplus Basis | Admitted Basis | Surplus Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis | Admitted Basis |
| <i>Guam</i> | Surplus Basis | Surplus Basis | No Coverage | No Coverage | Surplus Basis | No Coverage | No Coverage | No Coverage | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | No Coverage | No Coverage | No Coverage | Admitted Basis | Admitted Basis |
| <i>Northern Mariana Islands</i> | Surplus Basis | Surplus Basis | No Coverage | No Coverage | Surplus Basis | No Coverage | No Coverage | No Coverage | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | No Coverage | No Coverage | No Coverage | Admitted Basis | Admitted Basis |
| <i>Puerto Rico</i> | Surplus Basis | Surplus Basis | Surplus Basis | No Coverage | Surplus Basis | No Coverage | No Coverage | No Coverage | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | No Coverage | No Coverage | No Coverage | Admitted Basis | Admitted Basis |
| <i>U.S. Virgin</i> | Surplus Basis | Surplus Basis | No Coverage | No Coverage | Surplus Basis | No Coverage | No Coverage | No Coverage | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | No Coverage | No Coverage | No Coverage | Admitted Basis | Admitted Basis |
| <i>International</i> | Surplus Basis | Surplus Basis | | No Coverage | Surplus Basis | No Coverage | No Coverage | No Coverage | | Surplus Basis | Surplus Basis | Surplus Basis | Surplus Basis | No Coverage | No Coverage | No Coverage | | Admitted Basis |
| <i>Comments (if any):</i> | | Locally admitted international policies available via our "Passport" program | The above response is based on primary coverage. We are admitted in 48 states for Excess. | We offer firms domiciled in the 50 states or DC coverage for Wrongful Acts committed anywhere in the world subject to OFAC and other governmental laws plus the policy language. | | 1. Our policy provides world-wide coverage for firms domiciled in the United States. 2. For select jurisdictions that require a locally licensed insurer, we will offer coverage as a Lloyd's Coverholder. | | | Our new AE form is filed and pending in about five states | Coverage is provided for work outside of the US its territories and possessions | | | | | | | Travelers has international operations that offer professional liability insurance for design professionals in many foreign countries. | |

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|--|----------------|-----------------------------------|-----------------|----------------|---------|--|---------------------------|------------------------------|------------------|--------------------------------|------------------|------------------------------------|------------------|------------------------------------|-----------|---------------------|--------------------------------------|----------|
| Question 22: Is your policy form: | | | | | | | | | | | | | | | | | | |
| <i>pay on behalf of?</i> | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X |
| <i>indemnify basis?</i> | | | | | | | | | | | | | | | | | | |
| Question 23: Does your company have underwriting guidelines or restrictions on deductibles based on firm size? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | No | Yes | Yes | Yes | Yes | Yes |
| Question 24: Does your deductible apply to damages only, or to a combination of defense costs and damages? | | | | | | | | | | | | | | | | | | |
| <i>Damages only?</i> | | | | | | | | | | | | | | | | | | |
| <i>Defense costs & damages?</i> | X | X | X | X | | X | X | X | X | X | X | X | X | | X | | X | X |
| Question 25: Do you offer stop-loss on deductibles (i.e., maximum deductible limit option for all claims in the aggregate)? | | | | | | | | | | | | | | | | | | |
| | No | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Question 26: How have your rates increased (or decreased) over the past three years? | | | | | | | | | | | | | | | | | | |
| <i>2014 percentage?</i> | Increased 5-6% | | No Change | No Change | | No Change | Increased 3-4% | Increased 1-2% | Increased 1 - 2% | | Increased 1 - 2% | | Increased 7-8% | No Change | No Change | | No Change | |
| <i>2013 percentage?</i> | Decreased 7-8% | | No Change | No Change | | No Change | Increased 3-4% | No Change | Increased 1 - 2% | | Increased 1 - 2% | | Increased 3 - 4% | No Change | No Change | | No Change | |
| <i>2012 percentage?</i> | Increased 7-8% | | No Change | No Change | | | Increased 3-4% | Decreased 3-4% | Increased 1 - 2% | | Increased 1 - 2% | | Increased 3-4% | No Change | No Change | | No Change | |

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|---|------------|---|-----------------|---|---|--|--|--|---------------|--|---|--|----------------------------|---|---------------------------------------|--|--------------------------------------|--|
| Question 27: Are there particular exposures for A&E professionals that may lead to higher rate increases than in recent years? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | No | Yes | Yes | No | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | | No | Yes |
| <i>Please explain if you answered "Yes":</i> | Condo Work | Residential, K-12, Recent Claims Activity, Financial Distress | | Poor claims history or a change in services, project types or disciplines to higher risk offerings. | Yes, residential, claims history, structural and geotechnical firms. However, it is best to contact your Beazley underwriter for further information. | | Green Design (untested methods/products), BIM, Technology, Municipal Advisor type services | Firms with a high percentage of residential projects | | Habitational risk for sale to 3rd parties (Condominiums) | Higher raate increases for Geotechnical Engineers | Poor losses. Project types such as condo; residential; schools; subsurface; stadiums; waste water treatment. | Condo/Residential /Resort. | We see no particular emerging exposures that indicate the need for rate increases at this time. | Claim experience and condo experience | None that we are aware of at this point. | | Because rate increases are determined by many variables including exposure. Any exposure that experiences a significant increase in severity and/or frequency would heighten the potential for rate increases. We continue to keep a close watch on exposures with potential for volatility such as residential, universities and sustainable design (client expectations) |

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|---|---------------|-----------------------------------|--|--|---------|--|---------------------------|------------------------------|---------------|--------------------------------|---------------|---|--------|--|--|--|--|--|
| Question 28: How do you expect your rates to change going forward? | | | | | | | | | | | | | | | | | | |
| 2016 | Increase 5-6% | | No Change | Decrease 1-2% | | No Change | Increased 3-4% | Increase 1-2% | Increase - 2% | Increase 1-4% | Increase 3-4% | Increase 1-2% | | Increase 5-6% | Increase 1-2% | Increase - 2% | | |
| 2017 | Increase 3-4% | | No Change | No change | | No Change | Increased 3-4% | Increase 1-2% | Increase - 2% | Increase 3-4% | Increase 1-2% | | | Increase 3-4% | Increase 1-2% | Increase - 2% | | |
| Question 29: Do you offer a premium credit for membership in a professional society and/or trade association (e.g., ACEC, the AIA, or NSPE)? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | No | Yes | No | Yes | Yes | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Question 30: Do you offer credits or other financial incentives for any of the following? | | | | | | | | | | | | | | | | | | |
| <i>Educational programs completed by an insured</i> | | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X |
| <i>Risk Management programs</i> | | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X |
| <i>Peer Reviews</i> | X | X | X | x | X | X | X | | X | X | X | | X | X | X | | X | X |
| <i>Risk assessments</i> | | X | X | | X | X | X | | X | X | X | X | X | X | X | | | X |
| <i>Others</i> | | | Deductible Credits For Mediation and Limitation of Liability | We offer premium credits for good professional practices, good contract handling procedures, good risk management, education, use of appropriate software, and good business practices such as handling of receivables and client/project selection procedures | | 1. Available premium credits for use of Limitation of Liability. 2. Additional available deductible credits for use of mediation to settle matters and/or existence of Limitation of Liability in a signed, enforceable contract (Max \$40,000 combined) | | | | | | LIU Continuing Education through on-line courses; limitation of liability credit; successful claims resolution through mediation. | | Other premium credits available for LEED projects and projects utilizing BIM or Virtual Design and Construction. | Multiline discount with the purchase for RLI | Individual firm risk management practices are reflected in our premium rating plans. | Completion and/or use of all or some of these items helps to earn a risk management credit | Credits for education programs completed by an insured. Risk management programs, Peer reviews, Risk assessments, Deductible credit to the policy for use of certain contractual risk management practices including limitation of liability, mutual waiver of consequential damages, medication and verification of insurance coverage for all sub consultants. |

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|---|---------|-----------------------------------|--|--|---|--|--|------------------------------|---------------|--------------------------------|--|---|---|------------------------------------|-----|----------------------------------|--|---|
| Question 31: Rank of the following characteristics 1 (highest) to 8 (lowest) in your premium determination process. If a characteristic is not considered in your premium determination process, leave it blank. | | | | | | | | | | | | | | | | | | |
| Location of firm | 3 | 7 | 7 | 4 | 6 | 3 | 1 | 6 | 6 | 6 | 8 | 8 | 7 | 4 | 5 | 4 | | 7 |
| Location of projects | 4 | 6 | 8 | 7 | 5 | 6 | 1 | 7 | 7 | 7 | 7 | 7 | 8 | 7 | 7 | 7 | | 8 |
| Type of practice | 2 | 4 | 2 | 1 | 2 | 5 | 1 | 2 | 3 | 3 | 3 | 3 | 2 | 3 | 1 | 3 | | 2 |
| Type of projects | 1 | 5 | 4 | 5 | 4 | 4 | 1 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 3 | 5 | | 3 |
| Annual billings | 6 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 2 | 6 | 1 | 1 | 1 | 2 | 1 | | 1 |
| Claims history | 5 | 2 | 3 | 3 | 3 | 2 | 1 | 3 | 2 | 1 | 1 | 2 | 3 | 2 | 4 | 2 | | 4 |
| Firm experience | 7 | 3 | 5 | 6 | 7 | 7 | 1 | 5 | 5 | 4 | 2 | 6 | 5 | 6 | 6 | 6 | | 6 |
| Other | | | 6 | 8 | 8 | | 1 | | | | 5 | 5 | 6 | | | 8 | | 5 |
| Question 32: If you included "Other" as one of the characteristics for the previous question, please explain: | | | | | | | | | | | | | | | | | | |
| | | | Risk Management/ Loss Prevention and Contract Management | Risk managemtn and business practices. | contracting practices and internal risk management programs | | # of years of retroactive coverage, contract types and risk management | | | | Firms repeated relationship with client base and client selection process. | Risk mgmt. practices; Contract mgmt; loss prevention initiatives. | Risk management and operational controls. | | | Type of Clients; repeat clients. | All of the factors above are weighted when making a premium determination. | Loss Prevention/Risk Management Practices and Contracts utilized by the firm. |
| Question 33: Do you offer project-specific insurance? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | No | Yes | No | Yes | Yes | Yes | Yes | Yes | No | No | No | No | Yes | Yes |
| Question 34: Do you offer project insurance on a "stand alone basis" (regardless of whether the project policy's first named insured has a practice policy)? | | | | | | | | | | | | | | | | | | |
| | No | Yes | Yes | No | No | No | No | No | No | Yes | Yes | Yes | No | No | No | No | No | No |
| Question 35: Do you offer project specific excess or other supplemental additional limits to your "practice policy insured's" by endorsement? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |

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|---|---------|-------------------------------------|-----------------|--|---------|--|--|------------------------------|---------------------------------------|--|--|--|-------------|--|--------------|--|--------------------------------------|----------|
| Question 36: If your answer to the previous question was "Yes," please provide the number of such policies your company wrote in its most recently completed fiscal year and your maximum limits | | | | | | | | | | | | | | | | | | |
| <i>Number of Policies</i> | | ~50 | Proprietary | Unavailable | | \$20 | est 10% of policyholders have specific project excess limits | Unknown | \$150 | Proprietary | N/A | Proprietary | Proprietary | Proprietary | \$127 | Numerous | | |
| <i>Maximum Limits</i> | | 2 times policy limit capped at \$5m | Proprietary | Varies by size and firm | | \$ 8 Million excess of \$ 2 million primary | 5000000/5000000 | 5000000/5000000 | 5000000 (\$4m x \$1m practice policy) | Generally equal to the amount of policy limits but not exceed 5M | 5MM | Proprietary | \$10M | Combined practice policy and specific additional limits up to \$5,000,000. | \$10,000,000 | \$5,000,000 combined policy and specific excess limits | | |
| Question 37: Are your project policies "primary" or "excess" coverage for the A/E firm? | | | | | | | | | | | | | | | | | | |
| | Excess | Primary | Both | Primary | Excess | Excess | Primary | Excess | Primary | Primary | Primary | Both | Primary | | Excess | | Primary | Primary |
| <i>Please explain:</i> | | | | Generally, Project Policies are primary coverage for the named project but can be arranged as excess if desired. | | We offer Project Specific Excess and Client-Specific Excess to attach to our policy, or to sit excess over another carrier's primary policy. We also write "true excess" on an admitted basis over a competitor's primary practice policies. | SPX limits are primary | | | | Ironshore offers primary coverage on Project Specific Policies | Project Excess Insurance (PXI) provides multi year excess limits | | | | We do not write specific project policies. | | |

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|--|--|--|--------------------------|--|---|--|---|------------------------------|---|---|--|---|---|--|--|--|---|---|
| Question 38: Please state the number of project policies your company wrote in its most recently completed fiscal year and provide your maximum limits. | | | | | | | | | | | | | | | | | | |
| <i>Number of Policies</i> | | 30 | Proprietary | Unavailable | | 0 | 0 | | No Stand Alone "Multi- Party Team" project policies | Proprietary | N/A | Proprietary | Proprietary | | | | We do not write specific project policies. | |
| <i>Maximum Limits</i> | | up to \$25m | Proprietary | Up to \$25M for larger firms and good projects | | | N/A | | | 15M | 15MM | Proprietary | \$10,000,000 | | | | We do not write specific project policies. | |
| Question 39: How does your company define a claim? | | | | | | | | | | | | | | | | | | |
| | written demand against any Insured for monetary damages or non-monetary or injunctive relief; or a civil proceeding against any Insured seeking monetary damages or non-monetary or injunctive relief, commenced by the service of a complaint or similar pleading, including any appeal therefrom | Any demand or notice received by the Insured alleging a Breach of Professional Duty. A claim does not include a Disciplinary Proceeding, as defined by the policy. | See Policy Form Provided | Any demand received by you seeking "damages" or "professional services" and alleging liability or responsibility on your part. | "Claim" means a demand received by any insured for money or services, including the service of suit or institution of arbitration proceedings. "Claim" shall also mean a threat or initiation of a suit seeking injunctive relief (meaning a temporary restraining order or a preliminary or permanent injunction). | "Claim means any written notification received by you demanding compensatory money Damages or services." | Claim means a written demand or suit you receive alleging a wrongful act(s) arising from your professional services | See Policy Definition | "Claim" shall mean: (1) a demand made against any Insured for monetary damages or services; or (2) any civil, judicial, administrative, regulatory or arbitration proceeding commenced by the service of a complaint or similar pleading and initiated against any Insured. A Claim will be deemed to have been first made against an Insured when any Insured first receives notice of such Claim. | Means a demand for money or services alleging a wrongful act. | Claim means any demand received by an Insured alleging a Wrongful Act on the part of the Insured or persons for whose conduct the insured is legally liable. | A demand for money or services , naming you and alleging a Wrongful Act, Pollution Incident, Data Breach Wrongful Act, Media Injury, Privacy Breach or Unauthorized Access. | Claim means Insured's receipt of: written demand for money damages or remedial Professional Services involving this policy; or the service of suit or institution of arbitration proceedings against the Insured. | Claim means a demand for money or services received by the Insured arising out of a wrongful act or pollution incident in the performance of professional services. A claim also includes the service of suit or the institution of an arbitration proceeding against the Insured. | Claim(s) means a demand received by the insured for money or services and which alleges a Wrongful Act. Claim(s) includes but is not limited to lawsuits, petitions, arbitrations, or other alternative dispute resolution requests filed against the Insured. | Claim means: 1. a demand for money or services; 2. a civil proceeding commenced by service of a complaint or similar pleading; or 3. a written request to toll or waive a statute of limitations relating to a potential civil or administrative proceeding, against any Insured for a Wrongful Act. | Demand for money or services alleging a wrongful act. | CLAIM means a demand received by the INSURED for money or services and that alleges one or more of the following: 1.A WRONGFUL ACT arising from the performance of PROFESSIONAL SERVICES; 2. POLLUTION CONDITIONS arising from the performance of CONTRACTING SERVICES; 3. A NETWORK SECURITY COMPROMISE. |

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|--|--|---|-----------------|----------------|---|---|--|------------------------------|---|--|---|---|--------------------------|--|------------------------------|---|---|--|
| Question 40: Is "circumstance" reporting allowed? | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| If you answered "Yes," please comment: | Pre-Claim Assistance is provided for a notice of circumstance or potential claim | The conditions for reporting a circumstance are outlined in the policy. | | | We encourage reporting of all circumstances that may reasonably give rise to a claim. | Included under "Additional Coverages" and defined as follows: "A. Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A. until such time a Claim is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim." | Potential claim is defined as an event, incident, allegation, dispute or situation which may subsequently give rise to a claim | See Policy Wording | NOTICE OF CIRCUMSTANCE If, during the Policy Period, any Insured first becomes aware of any circumstance that may lead to a Claim, and if that Insured, during the Policy Period, gives written notice to the Company of: (A) the circumstances (including parties involved); and (B) the consequences that have or may result therefrom; and (C) the circumstances by which that Insured first became aware thereof; then any Claim subsequently made against any Insured arising in whole or in part out of such circumstances shall be deemed for the purposes of this Policy to have been first made on the date such circumstances were first reported to the Company. Notwithstanding the foregoing, this Section X. shall not apply to coverage provided in Section I. (C) of this Policy. | We encourage open communication. Discussion and review of potential circumstances is to the benefit of all | If the Insured first becomes aware during the Policy Period of an actual or alleged Wrongful Act or circumstance that reasonably could give rise to a Claim under this policy, the Insured may give written notice to the Company containing all of the information below. If such written notice is received by the Company prior to the end of the Policy Period, then any Claim subsequently made against the Insured arising out of the same Wrongful Act or circumstance shall be deemed to have been first made during the Policy Period. | Subject to policy terms and conditions. | Encouraged but optional. | We encourage all of our insureds to take advantage of our free pre-claims assistance for matters that may reasonably give rise to a claim. | We provide-claims assistance | NOTICE OF POTENTIAL CLAIMS If a Principal Insured becomes aware of a Potential Claim and gives the Company written notice during the Policy Period of the particulars of such Potential Claim including: A. all known facts related to the Potential Claim; B. the identity, if known, of each person allegedly involved in or affected by such Potential Claim; C. the date such persons became aware of the Potential Claim; D. the dates of the alleged events; and E. the reasons for anticipating a Claim, any Claim subsequently made against any Insured arising out of such Potential Claim will be deemed to have been made on the date such notice was received by the Company. | Circumstance reporting is encouraged and voluntary. | CIRCUMSTANCE means an event or occurrence from which the INSURED reasonably expects that a CLAIM(s) could be made. |

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|---|--|--|---|---|--------------------------|---|---|------------------------------|---|--|-----------------------|------------------------------------|--|---------------------------------------|---|---|--------------------------------------|---------------------------|-----|--|
| Question 41: Is "circumstance" reporting required? | | | | | | | | | | | | | | | | | | | | |
| | No | No | No | No | No | No | No | Yes | Yes | No | No | No | No | No | No | No | No | No | No | |
| <i>If you answered "Yes," please comment:</i> | | | | We encourage it so that we can assist with incidents that are likely to become claims and to avoid jeopardizing coverage if the circumstance is actually already a claim. | | | | See Policy Wording | NOTICE OF CIRCUMSTANCE If, during the Policy Period, any insured first becomes aware of any circumstance that may lead to a Claim, and if that insured, during the Policy Period, gives written notice to the Company of: (A) the circumstances (including parties involved); and (B) the consequences that have or may result therefrom; and (C) the circumstances by which that insured first became aware thereof; then any Claim subsequently made against any insured arising in whole or in part out of such circumstances shall be deemed for the purposes of this Policy to have been first been made on the date such circumstances were first reported to the Company. Notwithstanding the foregoing, this Section X shall not apply to coverage provided in Section I, (C) of this Policy. | We encourage open communication. Discussion and review of potential circumstances is to the benefit of all | | | | | Circumstances that could give rise to a claim should be reported. | | | | | |
| Question 42: If a "circumstance" has been reported, do you recognize the claim as covered by the policy in force at that time? | | | | | | | | | | | | | | | | | | | | |
| | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | |
| Question 43: Who supervises claims for your company? | | | | | | | | | | | | | | | | | | | | |
| | ACE USA has a dedicated claims staff handling A&E claims | In house dedicated A&E claims managers | Aspen claims professional employees dedicated to Professional Liability. These individuals are all attorneys. | Lisa Manzer | in-house claims managers | Laila Santans, EVP & Chief Claims Officer | Anthony Carolei, acarolei@hanover.com, 732-805-2209 | Scottsdale Insurance Company | Jill Daly, based at HCC Specialty in Mt. Kisco, NY. | Allied World corporate employees supervise and manage all claims | The A&E Claim Manager | Dedicated in-house A&E adjusters. | Company claim personnel specializing in AE claims; AE claim manager is a JD. | Dedicated Navigators claims personnel | Ira Sussman | Professional Liability Claims are managed by Travelers employees located regionally across the U.S. | Company claims specialists | Company Claim Consultants | | |

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|--|--|--|---|---|--|--|---|--------------------------------------|---|---|--|--|---|--|---------------------------|---|--------------------------------------|--|
| Question 44: What assistance do you offer your insured's with potential claims? | | | | | | | | | | | | | | | | | | |
| | Pre-Claim Assistance is provided for a notice of circumstance or potential claim | Pre-claim assistance is provided through the law firm Donovan Hatem. | Free Pre-Claim Assistance and Subpoena Assistance | Free pre-claims assistance (at our election) and optional circumstance reporting. | Beazley offers free pre-claims assistance and will retain counsel at our expense to assist the insured as necessary. | Free Claim Prevention Assistance If during the Policy Year, you report a Circumstance in accordance with Conditions A. until such time a Claim is made, we will pay all costs or expenses that we incur, or that you incur, with our prior written consent, for purposes of investigating, mitigating or avoiding a Claim." | Full assistance as needed whether by in-house counsel or outside defense counsel. Per policy, deductible does not apply unless an actual claim is made: "If you report a potential claim to us in writing during the policy period, any costs or expenses we incur in investigating or monitoring the potential claim will be paid by us. The decision to incur any costs or expenses in regards to a potential claim is at our sole discretion" | We monitor claims on a regular basis | All of claims attorneys are attorneys so they can assist on insureds on claims. If a claim requires outside panel counsel, we will hire experienced counsel to assist our insureds. At this time a deductible will typically apply. | We offer pre claim assistance at the discretion of the company. This would include internal and external resources. | Insureds are afforded a Risk Management package including pre-claims assistance, a Help-line and contract review assistance. | Liberty provides assistance to policyholders to resolve issues before they may develop into a claim and/or circumstance. | Claim staff discussion; AE specialist attorney assigned as needed; AE risk management hotline; Supplemental Payments available to assist subpoena of records. | Navigators A&E claims specialists will work with the insured and, if needed, outside defense counsel as part of free pre-claim assistance. | Free pre-claim assistance | Travelers claims managers work with the insured and, if appropriate independent legal counsel, to mitigate the insured's exposure for potential claims. | We offer free pre-claims assistance | XL Catlin's pre-claim assistance remains second-to-none in the industry. Our Early Warning System pairs the insured with an experienced Claim Consultant to address issues before they become claims. The Claim Consultants, most of whom are attorneys, work with the insured to avoid or mitigate potential claims. This often includes retaining counsel or an expert consultant at no cost to the insured. |

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|---|--|-----------------------------------|-----------------|---|---|---|--|---|--|---|--|------------------------------------|--------|------------------------------------|---|--|---|--|
| Question 45: Does your pre-claims assistance include availability of panel counsel with A/E defense expertise? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| <i>If you answered "Yes," please comment:</i> | Insurer may assign counsel at his discretion | | | If the AXIS claims representative deems it appropriate, legal counsel, expert witnesses, or others are hired. | We have mutual selection of counsel, not panel counsel. | Hired by us as warranted and at our discretion to mitigate or resolve issues prior to becoming a claim. | Yes, usually for issues such as non-party depo's or project file requests. We use panel counsel regardless if a pre-claims or actual claim | Provided by Company Claims department or OmniSure our third party provider of Risk Management and Contract Review Services. | Occasionally we will offer our panel counsel to provide pre-claims assistance. | At our discretion with no cost to the insured | Ironshore has available regionally approved panel counsel available to assist Insureds in pre-claim matters. | | | | Insured's may discuss selection of counsel with RLI claims staff. | At the Company's discretion, the Company will pay Pre-Claim Expenses for a Potential Claim including the expense of legal counsel. | Our pre-claims matters are handled by our claim adjusters and are assigned to counsel according to the needs of the matter. | XL Catlin will retain counsel for an insured on a pre-claim matter when appropriate. This is done at no cost to the insured. |

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|--|---------|-----------------------------------|-----------------|--|---------|--|---------------------------|------------------------------|---|---|---|------------------------------------|--------|------------------------------------|---|--|--------------------------------------|----------|
| Question 46: Are there any costs caps or other restrictions on your pre-claim assistance? | | | | | | | | | | | | | | | | | | |
| | No | Yes | No | Yes | No | No | No | No | Yes | Yes | Yes | No | No | No | Yes | Yes | No | No |
| <i>If you answered "Yes," please comment:</i> | | \$10,000 | | The free pre-claims coverage is at the election of the AXIS claims representative. | | | | | Unless agreed upon beforehand, or depending on the coverage offered, most services rendered by outside panel counsel are subject to a deductible. | We encourage and maintain an open dialogue. Each situation is subject to a case by case review. | There is a cap based on firm size for some services. All services are preapproved for cost at the time of assignment. | | | | It is discretionary if we provide legal counsel | PRE-CLAIM ASSISTANCE At the Company's discretion, the Company will pay Pre-Claim Expenses for a Potential Claim reported in accordance with section VIII. NOTICE OF POTENTIAL CLAIMS. Pre-Claim Expenses must be incurred prior to the date that any Claim is made based upon or arising out of such Potential Claim. Payment of Pre-Claim Expenses is not subject to a Deductible and does not reduce the applicable Professional Liability Coverage Limits. Once | | |

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|---|-----------------|-----------------------------------|--|---|--|--|--|------------------------------|----------------------|---|--|------------------------------------|------------------------|---------------------------------------|------------------------|---|--|--|
| Question 47: Do you have claims offices that manage claims? | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| <i>If yes, please provide the locations of your claims offices by city and state. If no, please indicate how your company manages claims.</i> | Jersey City, NJ | All in Boston, MA | New York, NY; Jersey City, San Francisco | The primary AXIS claim office is Alpharetta, GA. The headquarters for A/E claims is in New York City. | Farmington, CT; Philadelphia, PA; San Francisco, CA; and London, England | Irvine, California and New York, NY | Itasca, IL Howell, MI Somerset, NJ | Scottsdale, AZ | Mt. Kisco, New York. | All claims are managed and handled out of our Farmington CT office | The claims department is based in New York, New York | New York, NY Boston, MA | Deerfield, IL | New York, NY Stamford, CT Danbury, CT | Chicago and Peoria, IL | Travelers claim professionals serving design professionals are located in New York, New Jersey, Georgia, Texas, and California. | 19 office locations in NY, OH, NJ, TN, TX, MN, DC, CA, FL, GA, IL, KS, LA, WA, MD, MI and PA | CA, IL, NJ, TX, Ontario, Alberta, Quebec, British Columbia |
| Question 48: What is the total number of your staff devoted exclusively to A/E professional liability claims? | 5 | 9 | 2 | | 9 | 2 | 3 | Unavailable | 5 | We maintain a significant staff in-house dedicated to the A&E product. All claims handlers are certified attorneys with experience in the A&E field including litigation. | 3 | 4-most are attorneys | 5 - most are attorneys | | 9 | 11 | 25 | 37 |
| Question 49: On average, how many years of A/E professional liability claims experience do the staffers in the previous question have? | 10 | 10+ | 20 | 10+ | 15+ | 20 | 24 | Unavailable | 10+ | 11 | 20 | 15 | 15 years | 10+ | 14 | 15+ | 10 | 13 |
| Question 50: Do you conduct any type of follow-up evaluation after the claim is closed out to determine the insured's' satisfaction with your claims handling process? | Yes | Yes | Yes | No | Yes | No | Yes | Yes | Yes | Yes | Yes | No | No | Yes | Yes | Yes | Yes | Yes |
| Question 51: Do you do independent surveys of insured's' regarding their level of satisfaction with your services? | No | No | No | No | Yes | No | No | No | No | Yes | No | No | No | No | Yes | Yes | Yes | Yes |
| Question 52: Does your policy cover claims brought outside the U.S., its territories, or Canada? | No | Yes | Yes | Yes | Yes | Yes | No | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Question 53: If your policy covers claims brought outside the U.S., its territories, and Canada, does the insured have the right to select legal counsel? | | | | | | | | | | | | | | | | | | |

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| | | Yes | Yes | No | | No | Yes | No | No | Yes | Yes | Yes | No | No | Yes | No | No | No |

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| Question 54: Does your policy provide for payment of defense costs in addition to the limit of liability either in the standard form or by endorsement? | | | | | | | | | | | | | | | | | | |
| | No | Yes | No | Yes | No | Yes | Yes | Yes | No | No | Yes | Yes | Yes | Yes | Yes | No | No | Yes |
| | | Available by endorsement, but generally only offered in venues where it is legally required | | The new A&E Advantage program offers most firms with billings of \$2M or less a supplemental defense amount by endorsement. | | This option is available by endorsement. | As required by law, Vermont for example | We offer Defense Inside and Outside the limit. | | | Only offered on a very limited basis by endorsement | LIU A&E small firm segment endorsements provide defense outside the limit of liability subject to guidelines | Where mandated by law. | Yes, where required by state law | | | | By endorsement in New York - EXPENSE OFFSET TO 50% OF LIMITS CONSENT - REGULATION 107 NOTICE - NEW YORK. The Company shall be liable for CLAIM EXPENSES (legal defense costs) that exceed fifty percent (50%) of the LIMITS OF LIABILITY and exceed the Deductible obligation for CLAIM EXPENSES (legal defense costs). the Company shall not be liable for the amount of any judgment or settlement of any CLAIM that exceeds the remaining LIMITS OF LIABILITY. Similar endorsement in VT and where required by regulation or statute |

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|---|---------|---|---|--|---|---|--|--|-------------------------|--|---|--|---------------------------------|---|---|---|--------------------------------------|--|
| Question 55: What is your company's practice regarding issuing a "reservation of rights" letter? | | | | | | | | | | | | | | | | | | |
| | | Reservation of Rights letters are generally issued if there is a question of coverage under the policy. | Generally, Aspen's position is not to issue ROR letters unless there is a responsible and prudent business reason for doing so. | Used when needed in the legal environment of the states controlling the claim. | Reservation of rights letters are issued if required by law and necessitated by the specific facts and circumstances of a claim. Reservation of rights letters are discussed with the broker prior to issuance. | We issue reservation of rights letters only when a specific reason requires that we do so. We have no "blanket policy" relative to issuance of reservation of rights letters. | Only issued when applicable and in those instances, we reserve the policyholder's rights too | They are used when the facts of the specific claim so require. | They are commonly used. | Reservation of rights are based upon a case by case review and evaluation of the situation and communication with the insured. | Standard letters reserve the Company's rights to a review of material furnished to the Company after the initial coverage review. | Generally, Liberty's position is not to issue ROR, unless a claims examiner determines that a letter is necessary after a review of the claim. | Moderate use where appropriate. | Reservation of rights letters are only used on a select, case-by-case basis and only when appropriate | Prior to sending a reservation of rights letter, a call is made to the insured and broker to discuss. | Travelers claim managers provide the insured with a written explanation of coverage for each claim. | | XL Catlin issues reservation of rights letters only on claims that contain allegations which fall outside the purview of coverage and, if found to be true or valid, would not be covered under the policy. Such reservation of rights letters do not imply that any of the allegations are true or valid, but are provided to inform the insured of the potential coverage ramifications, their rights and the rights of the Company. All such reservation of rights issues are discussed in detail with the insured and their agent before the issuance of a letter and the insured is requested to challenge any reservation of rights they believe to have been made in error. |

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|---|------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---------------------------|---|--|--|-----------------------------|--------------------------------------|---|---|---|------------------------------------|--------------------|---|---|--|
| Question 56: Does your company offer mediation or other Alternative Dispute Resolution credit? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| <i>If the answer is "Yes," what is the credit amount:</i> | 50% of retention up to \$25K | | 50% of the deductible up to \$25K | 50% of the deductible up to \$25K | 50% credit up to \$25,000 | 50% of the firm's deductible, up to a maximum of \$15,000 | 50% deductible up to a max credit \$25,000 | 50% of deductible up to \$25,000 maximum | 50/50 credit up to \$15,000 | Up to 50% or a maximum amount of 20K | Credit is fifty percent of Retention subject to a maximum reduction of \$20,000 | 50% of deductible up to maximum of \$25,000 | up to 75% capped at \$25,000; credit offered if settled prior to mediation or other Alternative Dispute Resolution method as well | 50% up to \$25,000 | 50% up to \$12,500 | 50% of the deductible subject to \$25,000 maximum | We offer an early resolution credit if the claim is resolved within 180 days of claim. This coverage is subject to approval in some states. | If the case is resolved through mediation within one year following date Claim first made against insured, 75% of Deductible amount owed or paid not to exceed maximum of \$25,000. If the case is resolved through mediation more than one year following date Claim first made against insured, 50% of Deductible amount owed or paid not to exceed maximum of \$25,000. |

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|--|---------|-----------------------------------|-----------------|---|---------|---|--|------------------------------|--|----------------------------------|---|---|--------|--|-----|--|--|--|
| Question 57: If the answer to the previous question is "Yes," are there any restrictions to receiving the credit? | | | | | | | | | | | | | | | | | | |
| | No | Yes | Yes | Yes | No | Yes | Yes | No | Yes | No | Yes | Yes | No | Yes | No | Yes | Yes | Yes |
| <i>If the answer is "Yes," please explain the restrictions:</i> | | | See Policy Form | We must mutually agree in writing to mediate prior to the settlement. | | Claim must be fully and finally resolved via Mediation. | The claim has to actually settle through mediation | | (D) Mediation of Claims Deductible Credit The applicable Deductible amount stated in the Declarations of this Policy will be decreased by 50%, subject to a maximum reduction of \$15,000, if a Claim is fully and finally resolved to the satisfaction of all parties, including the Company, through Mediation. In the event such Mediation does not fully and finally resolve the Claim, there shall be no reduction of the Deductible obligation, and all Claim Expenses incurred in the Mediation shall be included in the total Claim Expenses for the Claim. Mediation "Mediation" shall mean the voluntary, non-binding process by which a qualified, professional third party neutral intercedes between the parties to a Claim with the intention to resolve such Claim. The term Mediation shall not include any court-ordered dispute resolution nor shall the term include arbitrations | Per the conditions of our policy | Insured and the Company must jointly agree to utilize Mediation as a means to try to resolve a Claim made against the Insured, and if such Claim is fully and finally resolved through the use of Mediation, then the Insured is eligible for the mediation incentive credit. | Claim must be fully and finally resolved by Mediation | | The claim must be resolved through voluntary mediation | | If the Company and the first Named Insured settle a Claim through voluntary mediation, the first Named Insured's deductible obligation for such Claim will be reduced by 50% subject to a maximum reduction of \$25,000. Deductible payments made prior to the application of the above credit will be reimbursed within 30 days of the resolution of the Claim. This reduction does not apply to any Claim resolved through voluntary or involuntary arbitration. | Subject to state approval of our new 2015 form and subject to a maximum benefit of 50% of deductible up to \$10,000 per claim. | MEDIATION means the non-binding process in which a qualified, professional mediator, mutually agreed upon by the parties to a CLAIM(s) and with the prior consent of the Company, intercedes to help the parties reach an agreement to resolve the CLAIM(s). |

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|--|--|---|--|--|--|---|---|------------------------------|--|---|--|--|--|---|--|--|---|---|
| Question 58: Do you reserve the right to appoint defense counsel on all claims? | | | | | | | | | | | | | | | | | | |
| | Yes | No | No | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Question 59: Do you accept alternate defense counsel when requested by insured? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| <i>If "Yes," please specify any conditions:</i> | Depending on jurisdiction and panel counsel in that area | Subject to approval by our claims department. | Aspen's program and Policy Form provides flexibility to accept policyholder requested defense counsel subject to prior approval. | The law firm has to meet the experience, bench depths, fee schedule and other AXIS requirements before it will be considered. AXIS is willing to add a "mutual choice of counsel" endorsement to larger firm policies. | If they meet our reporting requirements and can demonstrate expertise. | With our written consent after we have confirmed that the alternate defense counsel is qualified and will work within our fee guidelines. | If counsel is experienced in construction litigation and otherwise meets Hanovers requirements for an appointment. And if so, then we will add to our approved panel counsel. | | Occasionally, if circumstances dictate, we may accept alternate defense counsel. | We will consider subject to our review and approval | The insured may request a preferred defense counsel through endorsement. | Liberty's program and policy form allow the flexibility to accept alternative defense counsel subject to our prior approval. | Pre-screen with our claim department to validate experience and create understanding for reporting requirements/ communication | To the extent possible, we take counsel requests into consideration subject to requisite experience and agreement with our fee and reporting structure. Counsel requests are best made prior to binding coverage. | Provided they have A&E experience and are approved by claims | While Travelers reserves the right to select defense counsel, we will consider recommendations from the insured. | As appropriate under the circumstances. | Legal counsel for the defense of any CLAIMS shall be designated by the Company or, solely at the Company's option, by the INSURED with the prior approval and written consent of the Company and subject to the Company's guidelines. |

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|--|---------|-----------------------------------|-----------------|----------------|---------|--|---------------------------|------------------------------|---------------|--------------------------------|-----------|------------------------------------|--------|------------------------------------|-----|---------------------|--------------------------------------|----------|
| Question 60: Do you review the strategic and tactical decisions of defense counsel assigned to defend an insured, such as by requiring assigned defense counsel to obtain the approval of depositions that defense counsel deems necessary? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Question 61: Do you have to obtain the consent of insured to compromise on or settle a claim? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Question 62: If the insured elects to contest the claim rather than accept a settlement, do you then limit your subsequent liability for the claim to the amount that the claim could have been settled for? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | No | | Yes | No | No | Yes | Yes | Yes | No | Yes | No | No | No | No | Yes |
| Question 63: Does insured have to obtain the consent of the insurer to compromise on or settle a claim? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Question 64: Do you engage outside agencies to review defense counsel's billings? | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | No | Yes | No | No | Yes | Yes | Yes | No | No | No | Yes | Yes | No | No | No | No |
| Question 65: Does your company provide the following risk management services and products for your insured's? | | | | | | | | | | | | | | | | | | |
| <i>Contract review?</i> | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| <i>Publications?</i> | No | Yes | No | No | Yes | Yes | Yes | Yes | Yes | | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| <i>Seminars?</i> | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |

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|--|---------|--|---|--|---|---|--|---|---|--------------------------------|---|---|--|------------------------------------|---|--|--|---|
| Question 66: Does your company provide any other risk management programs for your insured's? | | | | | | | | | | | | | | | | | | |
| | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| <i>If you answered "Yes," please specify any other current risk management programs:</i> | | Website that provides an array of information on various Risk Management topics. | Tailored seminars to qualified policyholders, and participatory funding of Peer Review and Loss Prevention Audits | Risk management continuing education. An on-line risk management library will be available within the next year. | quarterly risk management webinars available to all insureds and broker partners and extensive risk management website (www.beazley.com/aeriskinfo/). | We provide On-Demand Learning via our Risk Management Portal, BDPRisk.com, offering AIA registered webinars on Cyber Liability and BIM & IPD. We also offer a series of in-house seminars on various topics such as Design-Build, Project Management, Sustainability, Construction Administration, Risk Management Planning and others. | Webinars, monthly email blasts w/timely topics/tips, handle policy holder needs on an individual basis | Loss Control, Risk Management and Contract Review are provided by OmniSure our third party provider free of charge to the Insured | We have a new July 2015 HCC Contract Reference Guide. We are developing on-line webinars related to this guide. | | Pre-claims Assistance Call in Help-Line | LIU Risk Mgmt. Website includes on-line courses, white papers, claims case studies, access to RedVector discounted on-line courses and other industry-specific content. | Webinars, attorney hotline, peer review by a PE, on-line risk management articles and manuals, best practices guide. | | Webinars, information maintained on our website | Risk management webinars; Contract Solutions Matrix Online Contract Guide, Pre Claims Assistance and individual risk consulting; RMPlus Online risk management website | We provide vast services around webinars, podcasts, CD's, web-enabled risk management, blogs and links to other social media. We also provide personal presentations to brokers and clients alike. | XL Catlin provides a full curriculum of resources, education and loss prevention programs which can earn premium reductions and continuing education credits. These include the e-guide, an online and mobile friendly contract management resource which addresses more than 125 contract-related topics and offers suggested contract language. XL policy holders also have access to our learning management system (LMS) which offers e-learning modules on practice management, contracts and risk management. Our LMS is available in the U.S., Canada and the U.K. In addition, we offer in-house workshops on subjects that includes professional ethics, contract management, construction contract administration, project management, risk management, claim case studies that offer a variety of problem solving strategies and contract language solutions. XL Catlin and PSMJ Resources, Inc., the world's leading educator, publisher, and consultant on the effective management of architecture, engineering, and construction firms, have an agreement to share |

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|--|---------|-----------------------------------|-----------------|----------------|---------|--|---------------------------|------------------------------|---------------|--------------------------------|-----------|------------------------------------|--------|------------------------------------|-----|---------------------|--------------------------------------|----------|--|
| | | | | | | | | | | | | | | | | | | | knowledge, develop custom research tools, analyze trends in new ways, and develop reports and educational materials to advance Architecture and Engineering (A/E) firms' risk and practice management efforts. |

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|---|-----------------|-----------------------------------|--|---|--|--|--|------------------------------|--------------------------|---|--|--|--|--|---------------|-----------------------------------|--------------------------------------|--|
| Question 67: Provide the name of the primary contact for your company's risk management personnel. | | | | | | | | | | | | | | | | | | |
| First Name: | | Steve | Chris | Lorna | Colleen | Andrew | Gawain | Brian | James | Doug | Donna | Georges | Glen | Roseanne | Barbara | Michael | Joseph | Albert |
| Last Name: | | Grippio | Piety | Parsons | Palmer | Mendelson, FAIA | Charlton-Perrin | Van Cleave | Bechter | Hamilton | Hunt | Pigault | Mangold | DeBellis | Sable | Gillen | Jones | Rabasca |
| Question 68: How many A/E risk management seminars does your company conduct annually? | | | | | | | | | | | | | | | | | | |
| | | 50 | | As requested by large firms. | 4 webinars per year, plus individual seminars as requested | 30 | Varies, NY for example we provide monthly CE webinars that qualify for NY State credit. Nationally on a quarterly basis. And as needed/requested | | 1-2 | Proprietary | 4-10 | Numerous | Unknown | Multiple | 40 | 10 | Numerous | Approximately 200 |
| Question 69: What is the estimated number of A/E contracts your company reviews annually? | | | | | | | | | | | | | | | | | | |
| | | 1200 | We do not track | Numerous | hundreds | 50 | 1000+ | | 52+ | Proprietary | 75-100 | Numerous | Unknown | Several Hundred | 1000 | 400 | 1500 | Approximately 700 for the Claim Consultants alone. This does not include our PLAN agents and defense counsel's numbers, which could easily double that amount. |
| Question 70: Who performs these contract reviews? | | | | | | | | | | | | | | | | | | |
| | Outside counsel | Donovan Hatem attorneys | Risk Management/ Claims / Underwriting. Occasionally Risk Management Counsel | Selected law firms including The Heuer Law Group. | Colleen M. Palmer, Esq. | Andrew Mendelson, FAIA (Chief Risk Management Officer) Laila Santanta (Chief Claims Officer) and Wayne Marshall (Claims Manager) | Gary Prather | OmniSure-Austin TX | Panel Counsel typically. | Karl Duff, PH.D., JD Professional Liability Consultants LLC | Various attorneys on a regional basis. In-house, contracts are reviewed by Donna Hunt, AIA, Esq. | Underwriting & Claims personnel, and select law firm | AE specialist counsel in appropriate jurisdiction. | Risk management staff, underwriters, outside counsel | Barbara Sable | Travelers regional claim managers | Qualified risk management staff | XL Catlin Claim Consultants, PLAN agents and where appropriate, defense counsel. |

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|---|----------|-----------------------------------|---|---------------------|---|---|--|------------------------------|---|--------------------------------|-----------------|------------------------------------|--|-------------------------------------|-------------------------|---|---|---|
| Question 71: What is the average turnaround time for these contract reviews? | | | | | | | | | | | | | | | | | | |
| | 24 hours | 24 hours or less | 48 hours or under depending on the complexity of the review | 24-48 Hours or less | 24-48 hours | 48 hours | 24 hour service level | 24 hours or less | 48 - 72 hours after receipt by counsel in most cases. | 48 hours | 2 business days | 24-48 hours | 24 - 48 hours. | 24 to 48 hours | 1-2 days | 24-48 hours | 1 business day turnaround - 100% of the time | 24 hours |
| Question 72: Please list the number and types of A/E risk management publications offered by your company. | | | | | | | | | | | | | | | | | | |
| | | | | | numerous publications available via our website (www.beazley.com/aeriskinfo/) | We currently make available to brokers and policyholders over 100 publications on our Risk Management Portal. The content ranges from an on-line contract guide to white papers, checklists, forms and templates. | We offer at least one new risk mgmt paper/month to our policyholders via email blast. Type/content varies. | Will send via email | HCC Specialty Contract Guide. | | N/A | SCOPE newsletter | 100 Top Risk Avoidance Techniques, Risk Management Quiz, Published articles (most recent Jul/Aug Engineering, Inc on cyber exposures). | Blue Print for Design Professionals | 2 electronic newsletter | Contract Solutions Matrix; Loss Lessons Learned | All of our numerous publications can be found at www.schinnerer.com | Visit www.xlgroup.com/dp for more information and to access a copy of Professional Services Agreement: A Primer, introductory information from the Contract Guide. Also visit www.xlgroup.com/dp/tools for complimentary risk management tools including regional claim reports, a sample chapter of The XL Insurance Contract Guide for Design Professionals and access to our on-line webcast, What You Need to Know About Indemnities. |

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|--|---------|-----------------------------------|-----------------|--|---------|--|---------------------------|------------------------------|---------------|--------------------------------|-----------|------------------------------------|-------------|------------------------------------|-----|---------------------|--------------------------------------|-----------------------|
| Question 73: Please provide the estimated percentage of claims driven by the following factors. | | | | | | | | | | | | | | | | | | |
| <i>Technical Errors</i> | 50 | Proprietary | Proprietary | We do not break out our claims into these categories | 40 | 65 | 35 | | 25 | Proprietary | 5 | | Proprietary | Proprietary | | | Proprietary | 7 |
| <i>Project Management (including contractual terms)</i> | 25 | | Proprietary | | 12 | 10 | 15 | | 25 | Proprietary | 50 | | Proprietary | Proprietary | | | Proprietary | 30 |
| <i>Poor communication</i> | 10 | | Proprietary | | 6 | 20 | 20 | | 20 | Proprietary | 30 | | Proprietary | Proprietary | | | Proprietary | 38 |
| <i>Poor documentation</i> | 15 | | Proprietary | | 3 | 3 | 20 | | 20 | Proprietary | 15 | | Proprietary | Proprietary | | | Proprietary | 3 |
| <i>Other (please explain)</i> | | | | | 39 | 2 | 10 | | 10 | Proprietary | | | Proprietary | Proprietary | | | Proprietary | 22 - client selection |

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| Question 74: Please provide the estimated percentage of claims related to the following types of projects: | | | | | | | | | | | | | | | | | | |
| <i>Commercial</i> | 10 | Proprietary | Proprietary | Proprietary | 20 | 18 | 35 | | 10 | Proprietary | 15 | | Proprietary | Proprietary | | | Proprietary | 26 |
| <i>Single-family residential</i> | 10 | | Proprietary | | 20 | 5 | 30 | | 12 | Proprietary | 5 | | Proprietary | Proprietary | | | Proprietary | all residential - 30 |
| <i>Multi-family residential/condominiums</i> | 20 | | Proprietary | | 23 | 11 | 5 | | 20 | Proprietary | 45 | | Proprietary | Proprietary | | | Proprietary | |
| <i>Schools and universities</i> | 25 | | Proprietary | | 8 | 27 | 11 | | 15 | Proprietary | 10 | | Proprietary | Proprietary | | | Proprietary | 14 |
| <i>Industrial</i> | 5 | | Proprietary | | 2 | 3 | 11 | | 15 | Proprietary | 5 | | Proprietary | Proprietary | | | Proprietary | |
| <i>Health Care</i> | 15 | | Proprietary | | 5 | 6 | 1 | | 10 | Proprietary | 5 | | Proprietary | Proprietary | | | Proprietary | |
| <i>Transportation</i> | 5 | | Proprietary | | 6 | 4 | 1 | | 10 | Proprietary | 10 | | Proprietary | Proprietary | | | Proprietary | Infrastructure - 16 |
| <i>Master planning</i> | 5 | | Proprietary | | | 0 | 1 | | 2 | Proprietary | 2 | | Proprietary | Proprietary | | | Proprietary | |
| <i>Surveys/studies</i> | 5 | | Proprietary | | | 2 | 1 | | 6 | Proprietary | 3 | | Proprietary | Proprietary | | | Proprietary | |
| <i>Other (please explain)</i> | | | | | 16, other infrastructure, institutional and recreation projects | 23-Municipal, Fire and PD Stations, Courthouse, Wastewater Treatment | | | | Proprietary | | | Proprietary | | | | Proprietary | |

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|--|--------------------------------|---|---|---|---|---|---|---|---|--------------------------------|--|---|---|---|---|-------------------------------|---|---|--|
| Question 75: Where can the following special services be obtained if offered by your company? | | | | | | | | | | | | | | | | | | | |
| Insurance needs assessment | Not Offered | Agent/Broker & Underwriter | Agent/Broker | Agent/Broker | Agent/Broker & Underwriter | Agent/Broker | Agent/Broker, Underwriter, Attorney | Agent/Broker | Agent/Broker | Agent/Broker | Agent/Broker & Underwriter | Agent/Broker | Agent/Broker, Underwriter, Attorney | Agent/Broker | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker | Agent/Broker | Agent/Broker & Underwriter | |
| Application paperwork and assistance | Underwriter | Agent/Broker & Underwriter | Agent/Broker & Underwriter | Agent/Broker & Underwriter | Agent/Broker & Underwriter | Agent/Broker | Agent/Broker | Agent/Broker & Underwriter | Agent/Broker | Agent/Broker | Agent/Broker & Underwriter | Agent/Broker & Underwriter | Agent/Broker & Underwriter | Agent/Broker & Underwriter | Agent/Broker | Agent/Broker & Underwriter | Agent/Broker & Underwriter | Agent/Broker & Underwriter | |
| Explanation of coverage | Underwriter, Claims Department | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney | Agent/Broker, Underwriter | Agent/Broker & Underwriter | Agent/Broker & Underwriter | Underwriter, Claims Department | Agent/Broker, Underwriter | Agent/Broker, Underwriter, Claims Department | Agent/Broker & Underwriter | Agent/Broker, Underwriter, Claims depart. | Agent/Broker, Underwriter, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker & Underwriter | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | |
| Help with loss prevention programs | Underwriter | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker & Underwriter, Attorney | Agent/Broker, Underwriter, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker & Underwriter | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter | Underwriter, Attorney, Claims Department | Agent/Broker & Underwriter, Attorney | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker | Agent/Broker & Underwriter | Agent/Broker, Underwriter, Attorney, Claims depart. | |
| Review of contracts | Attorney | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker Underwriter, Attorney | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Claims Department | Agent/Broker, Underwriter, Attorney | Agent/Broker, Underwriter, Attorney, Claims depart. | Attorney | Agent/Broker, Underwriter | Attorney, Claims Department | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker & Attorney | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker & Claims depart. | Agent/Broker & Underwriter | Agent/Broker, Underwriter, Attorney, Claims depart. | |
| Assistance with incidents and claims | Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Attorney, Claims depart. | Agent/Broker, Attorney, Claims depart. | Agent/Broker, Attorney, Claims depart. | Agent/Broker, Attorney, Claims depart. | Agent/Broker, Attorney, Claims depart. | Agent/Broker, Underwriter | Claims depart. | Claims depart. | Attorney, Claims Department | Claims depart. | Underwriter, Attorney, Claims depart. | Agent/Broker, Attorney, Claims Department | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker & Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Attorney, Claims depart. | |
| Education programs/seminars | Underwriter | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker & Underwriter | Underwriter, Attorney, Claims Department | Agent/Broker, Underwriter | Underwriter, Attorney, Claims Department | Agent/Broker, Underwriter, Attorney. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Claims Department, Underwriter, Agent/Broker | Agent/Broker & Claims depart. | Agent/Broker, Underwriter, Attorney | Agent/Broker, Underwriter, Attorney, Claims depart. | |
| Publications | Not Offered | Underwriter & Attorney, Claims Department | Agent/Broker, Underwriter, Attorney, Claims depart. | Not Offered | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker, Underwriter, Claims depart. | Agent/Broker, Underwriter, Attorney, Claims depart. | Agent/Broker & Underwriter | Agent/Broker, Underwriter | Agent/Broker | Not Offered | Underwriter | Agent/Broker, Underwriter, Attorney | Agent/Broker, Underwriter, Claims depart. | Agent/Broker & Underwriter | Agent/Broker & Claims depart. | Underwriter | Agent/Broker, Underwriter, Attorney, Claims depart. | |
| Question 76: Will you provide a specimen copy of your policy? | | | | | | | | | | | | | | | | | | | |
| | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | |